

**Information to identify the case:**

Debtor 1	<u>Peter Bellini Jr.</u>	Social Security number or ITIN	xxx-xx-0680
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Patricia Mary Cashin</u>	Social Security number or ITIN	xxx-xx-8543
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 13-18248-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Peter Bellini Jr.

Patricia Mary Cashin  
aka Patricia Mary Bellini

8/20/19

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Peter Bellini, Jr.  
 Patricia Mary Cashin  
 Debtors

Case No. 13-18248-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 66

Date Rcvd: Aug 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2019.  
 db/jdb

+Peter Bellini, Jr., Patricia Mary Cashin, 9 Stoney Brook Drive,  
 Millstone Township, NJ 08510-8744  
 cr ECAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136  
 cr +Hudson City Savings Bank, Parker McCay P.A., 9000 Midlantic Drive, Suite 300,  
 P.O. Box 5054, Mount Laurel, NJ 08054-5054  
 513849038 +Amex Dsnb, Po Box 8218, Mason, OH 45040-8218  
 513849040 +Barclays Bank Delaware, Attention: Bankruptcy, Po Box 1337, Philadelphia, PA 19105  
 514133007 +CAPITAL ONE, N.A., PO Box 12907, Norfolk VA 23541-0907  
 513962225 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410  
 514130070 +Hudson City Savings Bank, Parker McCay P.A., 9000 Midlantic Dr., Suite 300,  
 Mt. Laurel, NJ 08054-1539  
 513849066 Mary Cashin, 56 West Aspen Way, Aberdeen, NJ 07747-1906  
 514312620 +New York State Dept of Labor, 120 Broadway, New York, NY 10271-0002  
 513849069 +Sentinel Benefits, 55 Walker's Brook Drive, Suite 100, Reading, MA 01867-3273

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 21 2019 00:38:17 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 21 2019 00:38:13 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514061061 +E-mail/Text: bncmail@w-legal.com Aug 21 2019 00:38:25 ANTIO, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 513849037 +EDI: AMEREXPR.COM Aug 21 2019 04:03:00 American Express,  
 American Express Special Research, Po Box 981540, El Paso, TX 79998-1540  
 514089087 EDI: BECKLEE.COM Aug 21 2019 04:03:00 American Express Centurion Bank,  
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 513849039 EDI: BANKAMER.COM Aug 21 2019 04:03:00 Bank Of America, Po Box 982235,  
 El Paso, TX 79998  
 513849055 EDI: BANKAMER.COM Aug 21 2019 04:03:00 Fia CSNA, P.O. Box 982235, El Paso, TX 79998  
 514118553 EDI: BL-BECKET.COM Aug 21 2019 04:03:00 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP,  
 POB 3001, MALVERN, PA 19355-0701  
 513849046 EDI: CITICORP.COM Aug 21 2019 04:03:00 Childrens Place/Citicorp Credit Services,  
 Attn.: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195  
 513849047 EDI: CITICORP.COM Aug 21 2019 04:03:00 Citibank N.A., Citicorp Credit Services,  
 Attn: Centralized Bankruptcy Services, Po Box 20363, Kansas City, MO 64195  
 513849049 EDI: CITICORP.COM Aug 21 2019 04:03:00 Citibank NA, Attn.: Centralized Bankruptcy,  
 PO Box 20363, Kansas City, MO 64195  
 513849048 EDI: CITICORP.COM Aug 21 2019 04:03:00 Citibank NA,  
 Citicard Credit Services/Centralized Ban, PO Box 20507, Kansas City, MO 64195  
 513849050 EDI: CITICORP.COM Aug 21 2019 04:03:00 Citibank SD, NA, Attn: Centralized Bankruptcy,  
 PO Box 20507, Kansas City, MO 64195  
 513849051 EDI: CITICORP.COM Aug 21 2019 04:03:00 Citibank Usa,  
 Citicorp Credit Services/Attn: Centraliz, PO Box 20507, Kansas City, MO 64195  
 513849070 EDI: CITICORP.COM Aug 21 2019 04:03:00 Sunoco/citi, Attention: Bankruptcy,  
 7920 Nw 110th St., Kansas City, MO 64153  
 513849041 +EDI: CAPITALONE.COM Aug 21 2019 04:03:00 Cap One, 26525 N Riverwoods Blvd,  
 Mettawa, IL 60045-3440  
 513849042 +EDI: CAPITALONE.COM Aug 21 2019 04:03:00 Cap One/Best Buy, PO Box 30253,  
 Salt Lake City, UT 84130-0253  
 513849043 +EDI: CAPITALONE.COM Aug 21 2019 04:03:00 Capital One Na, Attn: Bankruptcy,  
 P.O. Box 30285, Salt Lake City, UT 84130-0285  
 513920499 +EDI: BASSASSOC.COM Aug 21 2019 04:03:00 Capital One, N.A., Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 513849044 +EDI: CAPITALONE.COM Aug 21 2019 04:03:00 Capital One/Best Buy, PO Box 30253,  
 Salt Lake City, UT 84130-0253  
 513849045 +EDI: CHASE.COM Aug 21 2019 04:03:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
 513849052 +EDI: CITICORP.COM Aug 21 2019 04:03:00 CitiBank USA, P.O. Box 6241,  
 Sioux Falls, SD 57117-6241  
 513849053 EDI: DISCOVER.COM Aug 21 2019 04:03:00 Discover Financial Services Llc, PO Box 15316,  
 Wilmington, DE 19850  
 513883534 +EDI: TSYS2.COM Aug 21 2019 04:03:00 Department Stores National Bank/Macys,  
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 513868541 EDI: DISCOVER.COM Aug 21 2019 04:03:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 513849054 +EDI: TSYS2.COM Aug 21 2019 04:03:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 513849056 +EDI: RMSC.COM Aug 21 2019 04:03:00 Geocrb/GAP, PO Box 965005, Orlando, FL 32896-5005  
 513849057 +EDI: RMSC.COM Aug 21 2019 04:03:00 Geocrb/Lord & Taylor, PO Box 965015,  
 Orlando, FL 32896-5015  
 513849058 +EDI: RMSC.COM Aug 21 2019 04:03:00 Geocrb/TJ Maxx, Po Box 965015, Orlando, FL 32896-5015  
 513849059 +EDI: RMSC.COM Aug 21 2019 04:03:00 Geocrb/Toys R Us, Po Box 965005,  
 Orlando, FL 32896-5005

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 66

Date Rcvd: Aug 20, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513849060 +EDI: RMSC.COM Aug 21 2019 04:03:00 Gemb/JC Penny, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104

513849061 +E-mail/Text: camanagement@mtb.com Aug 21 2019 00:37:53 Hudson City Savings Bank, West 80 Century Road, Paramus, NJ 07652-1437

514898814 EDI: JEFFERSONCAP.COM Aug 21 2019 04:03:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302

514898815 EDI: JEFFERSONCAP.COM Aug 21 2019 04:03:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302

513849062 +E-mail/Text: bncnotices@becket-lee.com Aug 21 2019 00:37:25 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

515956005 +E-mail/Text: camanagement@mtb.com Aug 21 2019 00:37:53 M&T Bank, et al, c/o M&T Bank, Mortgage Payment Processing, One Fountain Plaza, 7th Floor, Buffalo, NY 14203, M&T Bank, et al 14203-1420

515956004 +E-mail/Text: camanagement@mtb.com Aug 21 2019 00:37:53 M&T Bank, et al, c/o M&T Bank, Mortgage Payment Processing, One Fountain Plaza, 7th Floor, Buffalo, NY 14203-1420

513849063 +E-mail/Text: MVCIBL@VACATIONCLUB.COM Aug 21 2019 00:38:16 Marriott Ownership, 1200 Bartow Rd. Suite 14, Lakeland, FL 33801-5901

513849064 E-mail/Text: MVCIBL@VACATIONCLUB.COM Aug 21 2019 00:38:16 Marriott Vacation Club, P.O. Box 8038, Lakeland, FL 33802-8038

513849065 +E-mail/Text: MVCIBL@VACATIONCLUB.COM Aug 21 2019 00:38:16 Marriott Vacation Club, 1200 Bartow Road, Suite 19, Lakeland, FL 33801-5901

513849067 +E-mail/Text: bnc@nordstrom.com Aug 21 2019 00:37:31 Nordstrom FSB, Attention: Bankruptcy Department, Po Box 6566, Englewood, CO 80155-6566

513876573 +E-mail/Text: bnc@nordstrom.com Aug 21 2019 00:37:31 Nordstrom fsb, P.O. Box 6566, Englewood, CO 80155-6566

514872246 EDI: PRA.COM Aug 21 2019 04:03:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

514872247 EDI: PRA.COM Aug 21 2019 04:03:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

514091544 EDI: PRA.COM Aug 21 2019 04:03:00 Portfolio Recovery Associates, LLC, c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541

514083204 EDI: PRA.COM Aug 21 2019 04:03:00 Portfolio Recovery Associates, LLC, c/o JC Penney Credit Card, POB 41067, Norfolk VA 23541

514083206 EDI: PRA.COM Aug 21 2019 04:03:00 Portfolio Recovery Associates, LLC, c/o Lord & Taylor, POB 41067, Norfolk VA 23541

514084027 EDI: PRA.COM Aug 21 2019 04:03:00 Portfolio Recovery Associates, LLC, c/o Sam's Club, POB 41067, Norfolk VA 23541

514084023 EDI: PRA.COM Aug 21 2019 04:03:00 Portfolio Recovery Associates, LLC, c/o TJX Rewards Credit Card, POB 41067, Norfolk VA 23541

514084024 EDI: PRA.COM Aug 21 2019 04:03:00 Portfolio Recovery Associates, LLC, c/o TOYS "R"US CREDIT CARD, POB 41067, Norfolk VA 23541

514005820 EDI: Q3G.COM Aug 21 2019 04:03:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

513849068 +EDI: RMSC.COM Aug 21 2019 04:03:00 Sams Club / GEMB, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104

513849071 +EDI: WFNNB.COM Aug 21 2019 04:03:00 Wfnnb/New York & Compa, Attention: Bankruptcy, P.O. Box 182685, Columbus, OH 43218-2685

514746431 +EDI: BASSASSOC.COM Aug 21 2019 04:03:00 eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083

514746432 +EDI: BASSASSOC.COM Aug 21 2019 04:03:00 eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712, eCAST Settlement Corporation, c/o Bass & Associates, P.C. 85712-1083

TOTAL: 55

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 22, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 66

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Andy Winchell on behalf of Joint Debtor Patricia Mary Cashin andy@winchlaw.com,  
awinchellecf@gmail.com;katharine@winchlaw.com  
Andy Winchell on behalf of Debtor Peter Bellini, Jr. andy@winchlaw.com,  
awinchellecf@gmail.com;katharine@winchlaw.com  
Andy Winchell on behalf of Plaintiff Patricia Mary Cashin andy@winchlaw.com,  
awinchellecf@gmail.com;katharine@winchlaw.com  
Andy Winchell on behalf of Plaintiff Peter Bellini, Jr. andy@winchlaw.com,  
awinchellecf@gmail.com;katharine@winchlaw.com  
Brian E Caine on behalf of Creditor M&T BANK bcaine@parkermccay.com,  
BKcourtnotices@parkermccay.com  
Brian E Caine on behalf of Creditor Hudson City Savings Bank bcaine@parkermccay.com,  
BKcourtnotices@parkermccay.com  
Brian E Caine on behalf of Creditor M&T Bank, et al bcaine@parkermccay.com,  
BKcourtnotices@parkermccay.com  
Brian E Caine on behalf of Defendant M&T Bank Corporation as successor by merger to Hudson  
City Savings Bank bcaine@parkermccay.com, BKcourtnotices@parkermccay.com  
Kevin Gordon McDonald on behalf of Creditor M&T Bank kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Defendant M&T Bank Corporation kmcdonald@blankrome.com,  
bkgroup@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor M&T BANK rsolarz@kmlawgroup.com  
Sam Della Fera on behalf of Mediator Sam Della Fera sdellafera@msbnj.com

TOTAL: 15